

CLAIMS

The claimed invention is:

1. A self-programming method of creating records of a transaction, the method comprising the steps of:

receiving user input data from a user input device;
executing first software instructions such that a Designer implements the user input data, the Designer including supplemental instructions stored therein for use in connection with the user input data;

collating the user input data with the supplemental instructions for creating a transactional report;

transmitting the transactional report to a server, wherein the server includes at least one direct access memory for pre-storing data;

executing second software instructions such that the server collates the collated instructions with data pre-stored in the server in order to generate a final report; and

transmitting the final report to an end user device.

2. The method of claim 1 wherein the first software instructions carry out the steps of:

- (1) defining a form appropriate for the transaction;
- (2) defining business rules for the transaction;
- (3) defining product calculations for the transaction;
- (4) extending a schema to fit the transaction; and

(5) allowing for the previewing of the form as prepared during steps (1-4).

3. The method of claim 2 wherein the second software instructions test the final data for accuracy and completeness before transmitting it to the end user device.

4. The method of claim 1 wherein the Designer is adapted to receive marketing, actuaries, form design, and procedure design supplied by the human input data instructions.

5. The method of claim 1 wherein the first software instructions include a capability for designing transaction forms and documents, statements, summaries and reports, and instructions for providing editing and calculating, and work flow rules.

6. The method of claim 1 wherein the at least one direct access memory stores data relating to an application definition, a transaction definition, document templates, editing and calculating, work flow rules and database schema.

7. The method of claim 1 wherein the at least one direct access memory stores data relating to a document history, customer history, current customer state, future events, and user tasks.

8. A data processing method for causing a computer to produce a document relating to a specific transaction, the method comprising:

receiving user input data supplied by an end user from a user input device, the user input data received in a Designer having first data relating to the creation of a computer usable program stored therein;

generating a transactional report for use by a server, wherein the transactional report is generated using the user input data and the first data;

transferring the transactional report to the server, wherein the server includes an administration protocol and includes second data relating to specific customer information stored therein;

preparing the computer usable program utilizing the transactional report and the administrative protocol;

collating and assembling information in the transactional report with administrative protocol data and the second data;

arranging the collated and assembled information for providing a final report; and

providing the final report to an end user device.

9. The method of claim 8 further comprising:

displaying a preview of an output form for the transactional report; and

providing for editing of the output form; and

providing for approval of the output form prior to be transferred to the server.

10. The method of claim 8 wherein the transactional report generated by the Designer is formed responsive to the initial steps including defining a form, defining work flow rules, defining product calculation and interrogating a database.

11. The method of claim 10 further comprising:

selecting a subject matter relating to the specific transaction, thereby identifying at least one of an institution, business, fund or organization.

12. The method of claim 11 wherein the input data includes a name of a financial entity, an amount of money involved in the specific transaction, and details of a specific transaction.

13. The method of claim 8 wherein the specific transaction involves a buy/sell order and the initial steps include identifying a specific customer, selecting a financial entity, entry of a number of units bought/sold, and calculating a total price of the units bought/sold.

14. The method of claim 13 further comprising:

deciding whether to approve or refuse the buy/sell order.

15. The method of claim 8 further comprising:

verifying that the specific transaction is within parameters of the first data and the second data.

16. The method of claim 8 further comprising:

defining a payee of any checks or money transfers generated by an approved transaction.

17. The method of claim 8 further comprising:

identifying a specific customer who provided the input data and requiring the specific customer to authorize a final transaction before completion of the specific transaction.

18. An apparatus for processing and documenting transactional information, the transactional information relating to any one of many different businesses, the apparatus comprising:

an input device capable of receiving a user to input data for processing and documenting the transaction;

a Designer operably coupled to receive the user input data from the input device, the Designer supplying a form responsive to the user input data and generating a program responsive to the user input data, the program providing at least one document selected from a group consisting of statements, summaries, and reports relating to the transaction, for implementing and editing of the selected document, for implementing calculations, and for implementing work flow rules;

a server operably coupled to the Designer, wherein the server responds to the generated program to generate a document;

a first memory associated with the server for providing archived matter, the first memory being a repository of pre-stored information for carrying out the generated program, the repository including application definitions, transition definitions, document templates, edits and calculations, work flow rules, and a database schema;

a second memory associated with the server, the second memory having a repository for receiving input data and for outputting processed data, the repository including a document history, a customer history, a

file of current customer state, a file of future events, and a file of user tasks; and

a device for transmitting the document as prepared jointly by the Designer and the server over the internet.

19. The apparatus of claim 18 further comprising:

a device inter-coupling the Designer and the server, the inter-coupling device comprising a first unit for providing administrative tasks and a second unit for providing customer self-service, the first and second units being responsive to the Designer and to the first and second memories;

the first unit providing program instructions for handling phone inquiries and transactions, entering data relating to the transactions, auditing customer accounts, verifying and approving transactions, and managing internal work flow; and

the second unit providing program instructions for checking account status, requesting statements, reprinting statements, reviewing transactional history, perform transactions, and scheduling future events.

20. An apparatus for processing transactional information, the apparatus comprising:

a device for receiving user input data relating to a transaction;

a Designer responsive to the user input data for assembling instructions for creating a pre-program;

at least a first memory providing a repository of first pre-stored data relating to details of how a program is formed;

at least a second memory providing a repository of second pre-stored data relating to details of a possible transaction;

a program generating circuit including an administrative task protocol responsive to the Designer and the memories according to the first and second pre-stored data; and

the program generating circuit also including a customer self-service protocol for converting operations of the Designer, memories, and program generating circuit administrative task protocol into a computer usable message and transmitting the computer usable message over an internet to an end user.